CLAIMS

The invention is hereby claimed as follows:

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1. A gaming device operable to request and receive funds electronically, said gaming device comprising:

a processor operable to receive a wager from a player to initiate a wagering game;

a controller operable to process an electronic fund request by the player, the controller operating without direct communication with the processor;

a card reader operable with the controller;

a payment device operable with the processor, the payment device providing a monetary amount to a player upon inserting a card into the card reader and receiving an approval for the electronic fund transfer request from a remote fund repository that communicates with the controller via a banking network; and

a housing that supports the controller, the processor, the card reader and the payment device.

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2. The gaming device of Claim 1, wherein the card is selected from the group consisting of: a credit card, debit card, gaming establishment card and any combination thereof.

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3. The gaming device of Claim 1, wherein the amount is of a type selected from the group consisting of: a ticket, gaming device credits, gaming device tokens, coins, a lottery ticket and any combination thereof.

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4. The gaming device of Claim 1, wherein the payment device is selected from the group consisting of: a ticket printer, a hopper, a credit meter, a gaming establishment card/account, a lottery ticket issuer and any combination thereof.

- 5. The gaming device of Claim 1, which includes a display operable with the controller to display electronic fund transfer information to the user.
- 6. The gaming device of Claim 5, wherein the display is a first display and which includes a second display that displays a game of the gaming device.
- The gaming device of Claim 1, which includes an input device operable with the controller to enable the user to input electronic fund transfer information.
 - 8. The gaming device of Claim 1, wherein the banking network is a wide area network.
- 15 9. The gaming device of Claim 1, wherein the banking network includes an internet.
 - 10. The gaming device of Claim 1, which includes a local casino network that interfaces between the banking network and the processor.

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11. The gaming device of Claim 10, wherein the local casino network supports at least one other function selected from the group consisting of: promotions, casino-player fund transfers, player tracking and any combination thereof.

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- 12. The gaming device of Claim 10, wherein the local casino network communicates with a ticket validation system that logs the monetary amount provided to the player.
- 30 13. The gaming device of Claim 10, which includes an integrated circuit board that interfaces between the processor and the local casino network.

- 14. A gaming device operable to transfer funds electronically for use by a player said gaming device comprising:
 - a first processor that is operable to
 - receive an electronic fund transfer request from the player, the request including an account number and a requested amount of money, and
 - (b) send the request to a remote fund repository that generates a response to the request;
 - a ticket printer; and

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- a second processor that causes the ticket printer to print a ticket with the requested amount if the response is an approval.
 - 15. The gaming device of Claim 14, wherein the fund transfer request includes at least one of: a personal identification number, the amount and an election for a transfer from a credit account or a debit account.
 - 16. The gaming device of Claim 14, wherein the first processor operates independent of the second processor.
- 20 17. A system for transferring funds electronically to a gaming device for use by a player, said system comprising:
 - a gaming device having a control unit;
 - a first network operable to access a remote fund repository that receives an electronic fund transfer request from the control unit and provides a response to the request; and
 - a second network that communicates with a processor of the gaming device to credit the player a monetary amount if the response from the remote fund repository is an approval.
- 30 18. The system of Claim 17, wherein the first network includes an internet.

- 19. The system of Claim 17, which includes a plurality of remote fund repositories linked via the first network.
- 20. The system of Claim 17, which includes a plurality of gaming devices linked by the second network.
 - 21. The system of Claim 20, wherein at least two of the gaming devices play different types of games.
- 10 22. The system of Claim 17, wherein the second network is a local area network.

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- 23. The gaming device of Claim 17, wherein the first and second processors operate independently from one another.
- 24. The system of Claim 17, which includes a ticket printer that prints a ticket with the monetary amount.
- 25. The system of Claim 24, wherein the ticket printer is located in20 the gaming device.
 - 26. A method of providing a monetary amount for use at a gaming device in a gaming establishment, said method comprising:

transmitting from a first processor of the gaming device a fund request amount to a remote fund repository;

receiving, at a second processor of the gaming device, a response from the remote fund repository;

providing the amount for use at the gaming device if the response is an approval; and

informing the gaming establishment of the amount provided.

27. The method of Claim 26, wherein providing the amount includes: crediting a credit meter of the gaming device; issuing a number of tokens from a hopper; issuing a lottery ticket; printing a receipt and any combination thereof.

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- 28. The method of Claim 26, wherein transmitting from the first processor includes transmitting over a wide area network.
- 29. The method of Claim 26, wherein receiving at the second10 processor includes receiving from a local area network.